

The Economic Status of Working Women in New Hampshire

The New Hampshire Women's Policy Institute

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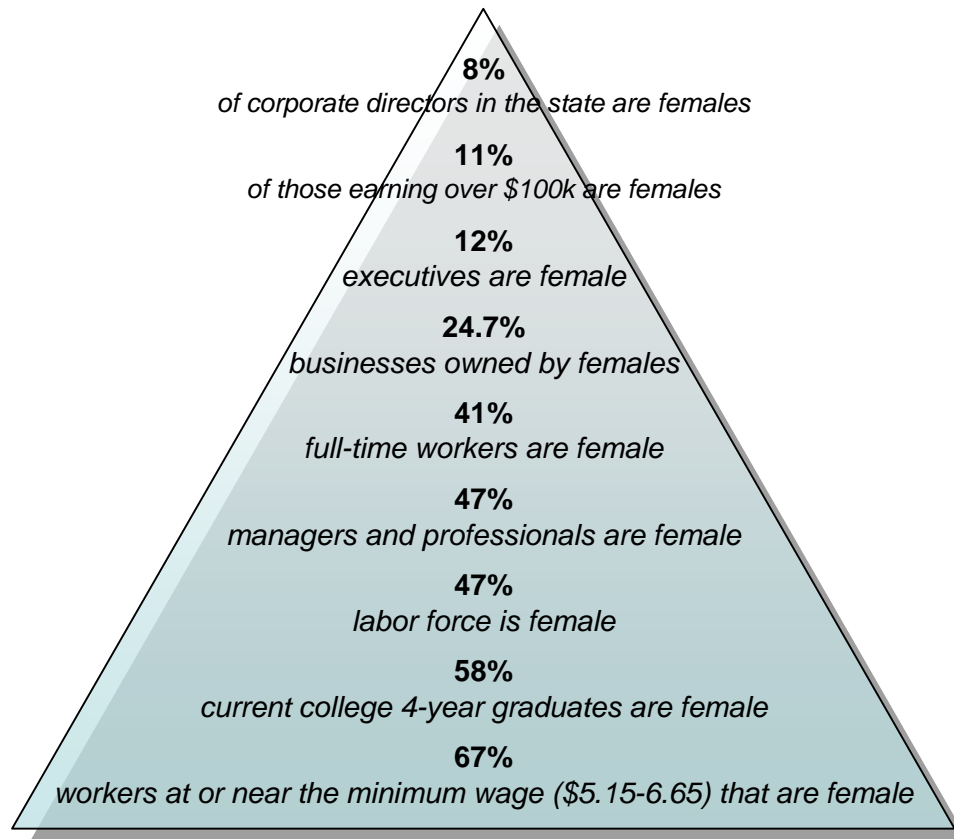
Project Overview

- Report commissioned by New Hampshire Women's Policy Institute
 - *Economic status of working women in New Hampshire*
 - *www.nhwpi.org*

- Data
 - *2000 5% Public Use Microdata Sample (PUMS) from the U.S. Census Bureau*
 - *450,804 full-time workers in New Hampshire (weighted estimate). Focus on Full-Time workers.*
 - *Security Exchange Commission, Annual Reports of Public Companies, 2003 and 2004.*

Economic Status of Working Women in NH Pyramid

Women's gains in earnings and economic opportunity lag behind their advances in education and participation in the workforce...

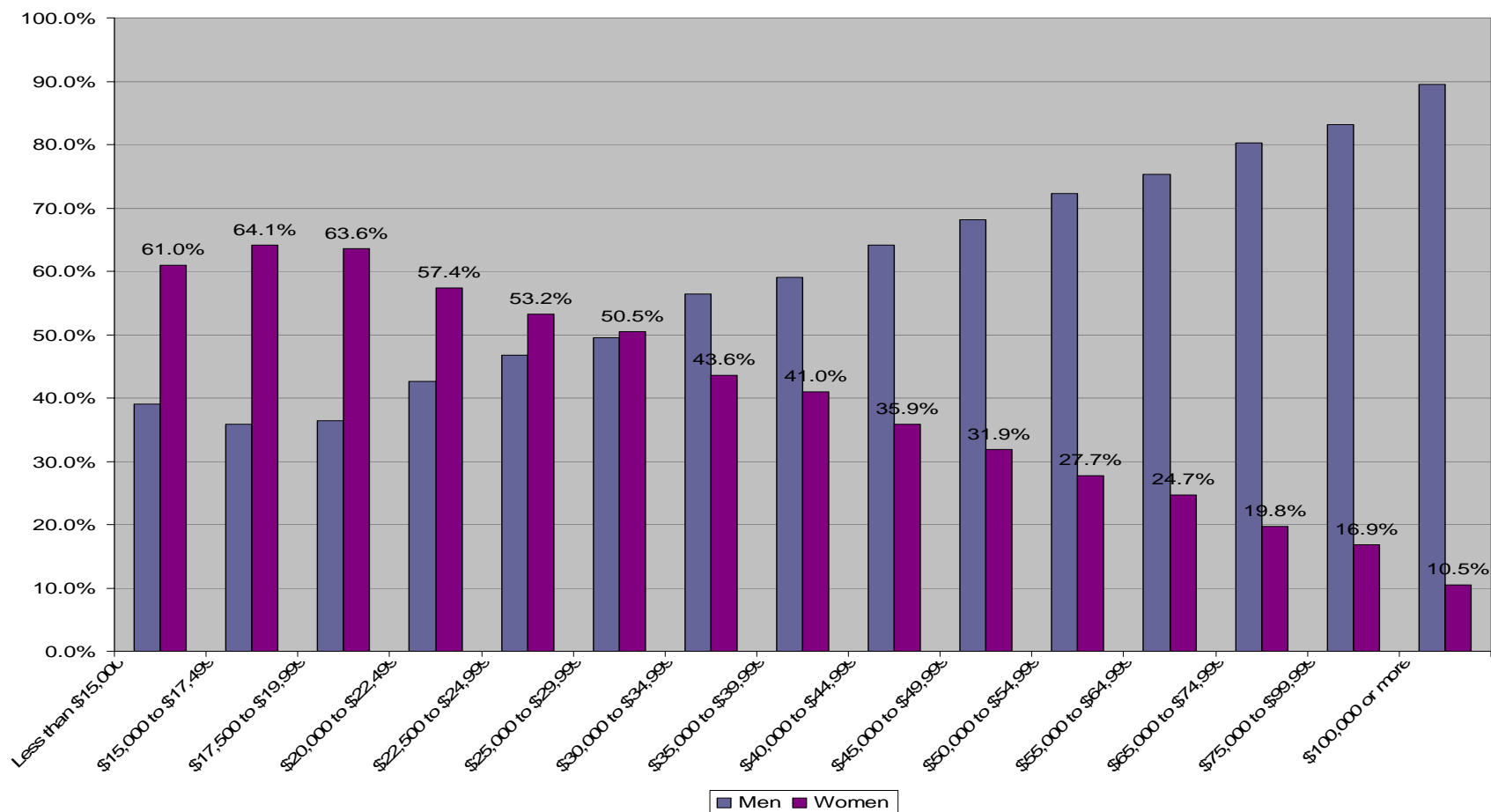


Key Trends in the Economic Status of Working Women in NH

- Income disparity between women and men
 - *Full-time working women in NH earned 71% of men's median earnings*
- Education is not an equalizer. In contrast, in NH disparity increases with educational attainment

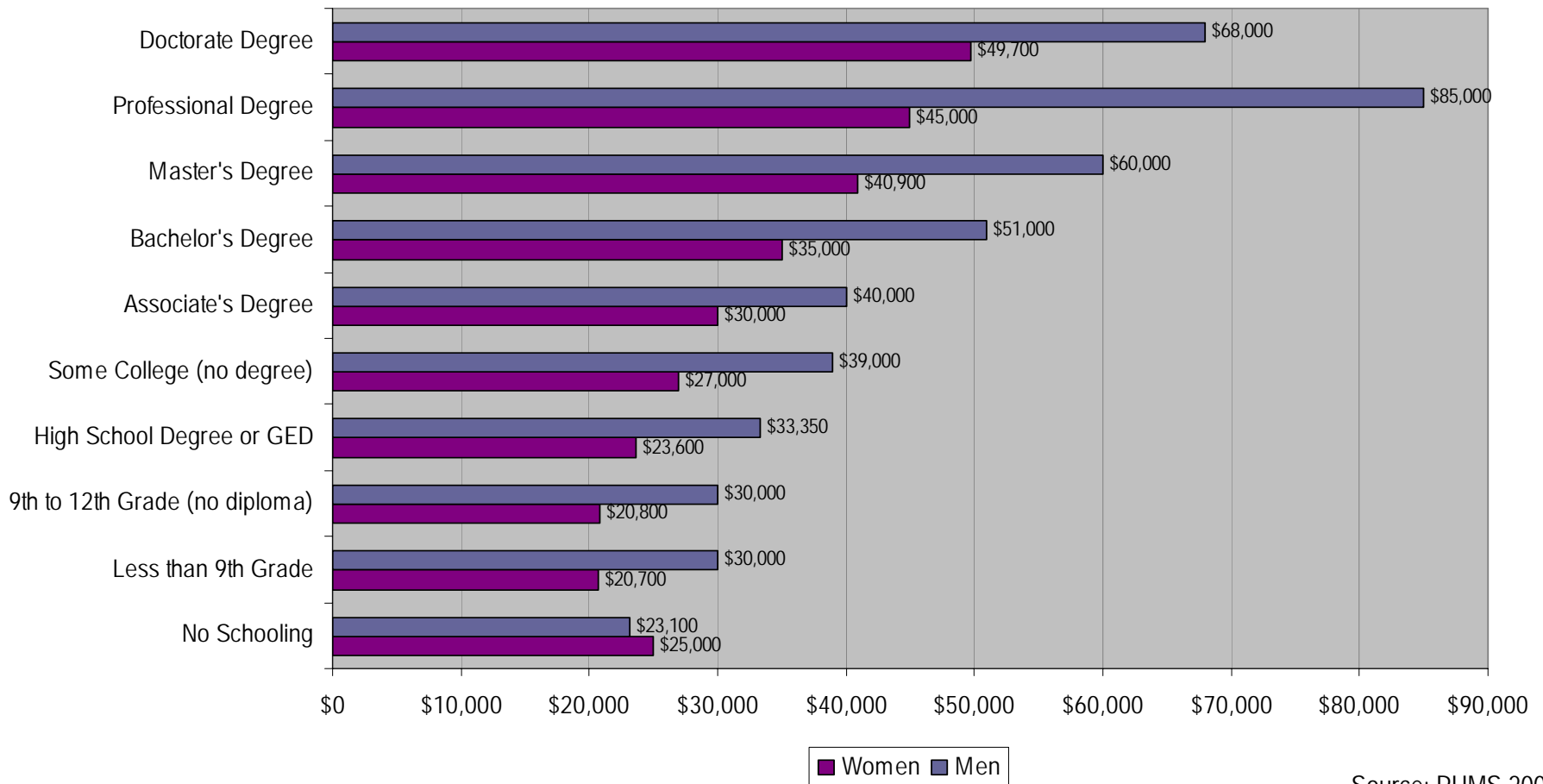
Key Trends in Women's Economic Status in NH

A "mirror image" persists among full-time workers: Low income earners are predominantly female while males dominate among high income earners. Female to male ratios switch at \$30,000.



Educational Attainment and Women's Economic Status in NH

Full-time male workers reap significantly greater monetary returns from education at all levels of attainment.



Women at the Economic Margin in NH

- Females represent about 2/3rds of the lowest paid workers in NH earning between the US/NH minimum (\$5.15) and \$6.65
- *Females* represent about 60% of all **full-time workers** earning at or near min. wage, much higher than their 40% of all full-time workers

Characteristics of Working Women in NH earning at or near the minimum wage *(\$5.15 to \$6.65 per hour)*

FULL-TIME

- 40 percent have school-aged children
- 21 percent are married mothers
- 19 percent are unmarried mothers
- 84 percent have a high school degree

PART-TIME

- over 50 percent have school-aged children
- 26 percent are married mothers
- 25 percent are unmarried mothers
- 75 percent have a high school degree

Key Factors in the Economic Status of Working Women in NH

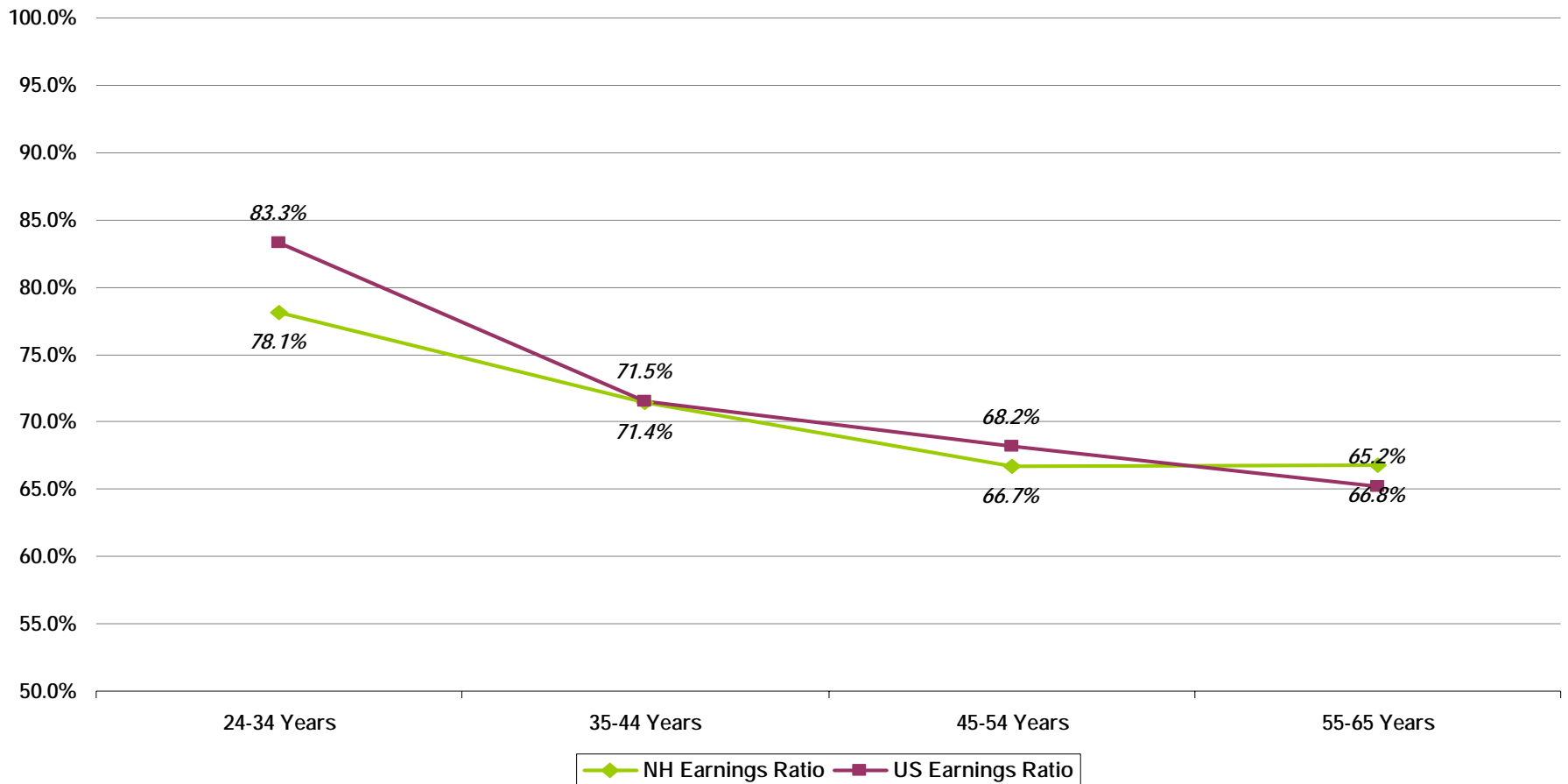
- (1) Family responsibilities are assumed primarily by women and has economic consequences.
 - There is a marriage earnings premium for men and not for females in the state.
 - In NH and the US ...54 stay-at-home moms for each stay-at-home dad.
 - Many NH women females shift to part-time work and leave career track in child rearing years.
 - Family responsibilities have a cumulative negative impact on the life cycle earnings of females.
- (2) Occupational and industrial segregation persists.
 - Earnings for full-time workers are lower in occupations and industries with predominately female workers while educational requirements are similar

Family Roles and Responsibilities

- Marital status impacts women's economic status
 - For unmarried full-time workers, women earn 86% of men's earnings
 - For married full-time workers, women earn 67% of men's earnings
- Marriage is a distinct economic advantage for male full-time workers
 - Full-time married men's median annual income is \$43,400, compared to \$32,000 for unmarried men
- Having children affects women's labor force participation not men's
 - Only 40% of women with children under 6 years work full-time
 - Men's full-time employment is actually greater for men with children (of any age)

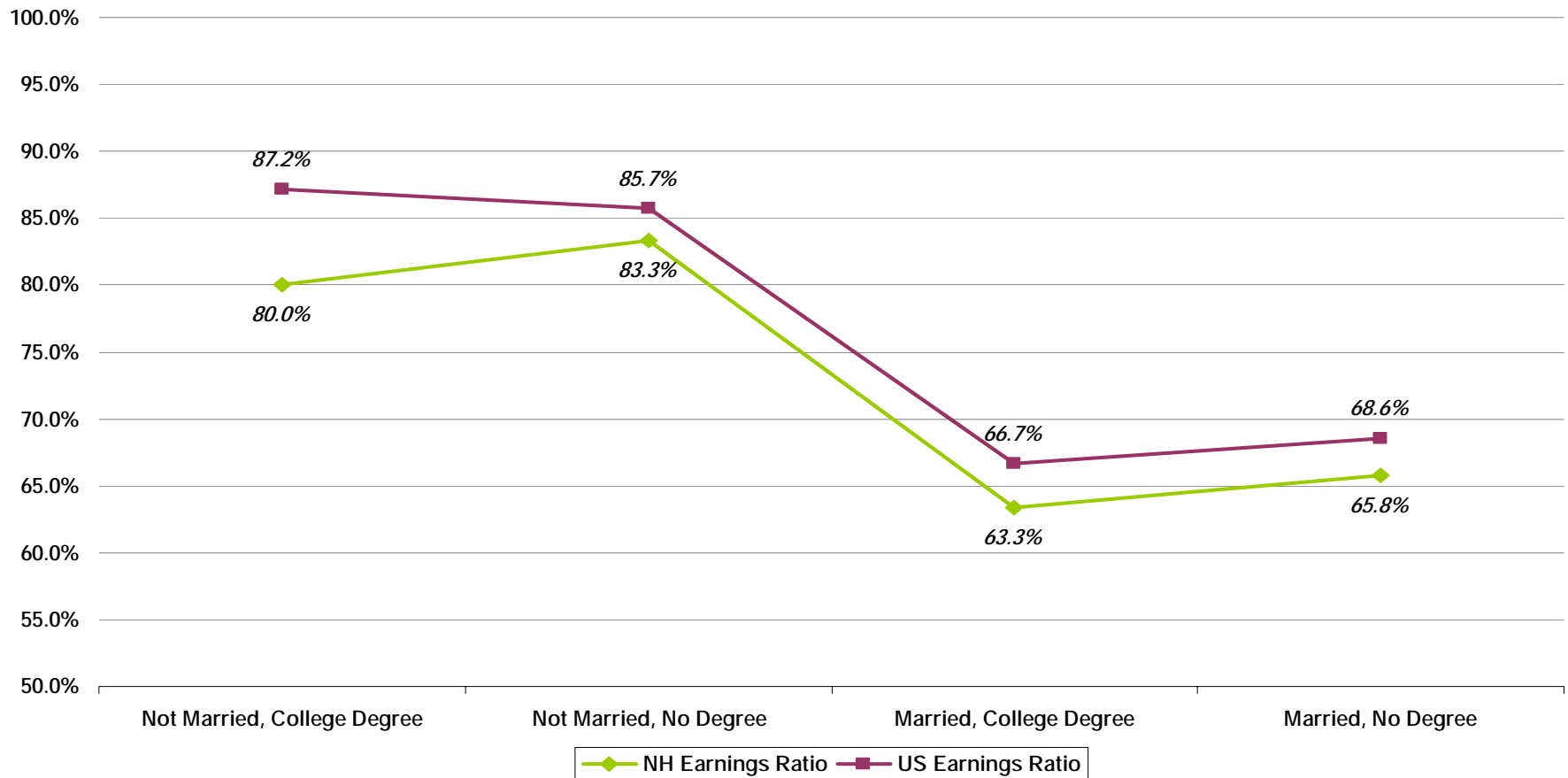
With age there is a cumulative negative impact on earnings equity related to family responsibilities for women

Female-to-Male Earnings Ratios by Age, NH and US



Earnings premium for married men not for married women

Female-to-Male Earnings Ratios: NH and US, Not Married and Married



Women's Work in NH by Occupation and Industry

- Many occupations and industries are segregated by gender
 - *Occupations and industries are “female-dominated” or “male-dominated” if 60% or more of the occupation/industry is composed of one sex*
 - *Female-dominated and male-dominated occupations/industries are consistent with traditional gender stereotypes of women as caretakers and men as decision-makers and physical laborers*
 - *Gender concentrations are related to women dominating occupations that have flexible scheduling and summers off to take care of children and for family responsibilities, such as teaching, nursing and banker (as tellers).*
- Female-dominated tend to pay significantly less
 - *Median annual income for the top five female-dominated occupations is \$31,000, 10% lower than \$34,100 paid in the top five male-dominated occupations*
 - *2 of the top 5 female-dominated occupations in NH are “low income” (compared to 1 of top 5 male-dominated occupations)*
 - *1 of the top 5 female-dominated industries in NH is “low income” (compared to none of the top 5 male-dominated industries)*

Top Gender-Dominated Industries in NH

	% of the Industry that is Female/Male	% of NH Females/Males Employed in Industry	Median Annual Income	Low Income ¹
Top 5 Female-Dominated Industries in NH				
1) Nursing Care Facilities	84.3%	2.4%	\$25,000	✓
2) Banking	74.7%	2.1%	\$30,000	
3) Hospitals	73.4%	6.4%	\$36,600	
4) Elementary and Secondary Schools	72.0%	10.1%	\$33,300	
5) Offices of Physicians	65.0%	1.7%	\$36,000	
Total		22.7%	\$33,300	
Top 5 Male-Dominated Industries in NH				
1) Construction	93.9%	12.1%	\$35,000	
2) Truck Transportation	85.8%	1.5%	\$34,700	
3) Automobile Dealers	80.7%	1.9%	\$37,000	
4) Architecture and Engineering	79.2%	1.6%	\$45,000	
5) Justice, Public Order, and Safety	78.4%	2.0%	\$38,000	
Total		19.1%	\$36,000	

¹ Income Falls Into Lowest Third of NH Industries

Women's and Men's Work in NH by Occupation

	% of the Occupation that is Female/Male	% of NH Females/Males Employed in Occupation	Median Annual Income	Low Income ¹	Education Required
Top 5 Female-Dominated Occupations					
1) Secretaries and Administrative Assistants	97.0%	5.6%	\$26,000	✓	1*
2) Bookkeeping, Accounting, and Auditing Clerks	92.3%	2.6%	\$25,000	✓	1*
3) Registered Nurses	91.0%	4.0%	\$40,000		2**
4) Elementary and Middle School Teachers	76.0%	4.4%	\$37,000		3**
5) Customer Service Representatives	70.3%	2.5%	\$28,000		1*
Total		19.1%	\$31,000		
Top 5 Male-Dominated Occupations					
1) Carpenters	99.2%	2.6%	\$30,000		0*
2) Supervisors/Mgrs of Construction Trades	99.1%	1.7%	\$40,000		2
3) Drivers/Sales Workers and Truck Drivers	96.3%	3.6%	\$32,700		0**
4) Janitors and Building Cleaners	86.5%	1.4%	\$23,000	✓	0*
5) Chief Executives	85.5%	1.6%	\$85,000		3
Total		10.9%	\$34,100		

0 = No Degree Required

1 = H.S. Degree

2 = Associate's Degree

3 = Bachelor's Degree

4 = Master's Degree or Higher

** = Certification/Licensing Required

* = Certification Recommended for Advancement

¹ Income Falls Into Lowest Third of NH Occupations

Source: PUMS 2000, NH

Female-Owned Businesses in New Hampshire

- According to recently released data for 2002, the state ranks 42nd of the 50 states in the percentage of businesses owned by females
 - *slight improvement from 1997 (the last year for which data was available) when the state ranked 43rd among the 50 states*
 - *percentage of businesses owned by females went up from 23.6 percent to 24.7 percent between 1997 and 2002, but still below the increase nationally*
- Less than one quarter of businesses in the state are owned by females, compared to 28.3 percent nationally and one-third in top-ranked states such as Maryland

Summary of Findings and their Implications

Why should we care...

- **Helping New Hampshire Families.** More equitable pay and treatment would benefit New Hampshire families and children.
- **Fairness.** Equitable access to economic opportunity.
- **For the New Hampshire Economy...**
 - “Losses in skilled labor supply as highly competent & educated residents are not engaged in the economy.... The degree of loss will increase as “today’s” female college graduates increasingly dominate the skilled labor pool...

What can help improve the situation?

- **More Supportive Workplaces Practices and Policies**
 - *Enhanced system and culture in New Hampshire for working families, including more flexible work schedules and better support of “exit” and “re-entry” for parents... both females and males*
 - *Business practices and public policies supportive of family life and children, e.g., childcare, health insurance, for all full and part-time workers*
- **Education and Career Mentorship and Networking**
 - *Help college females enter male-dominated well-paying professions by supporting enrollment in “non-traditional” fields (e.g., science and engineering).*
 - *Improve career “ladders” and support of females in high-paying fields*